

Idaho Industrial Commission

Annual Report, Fiscal Year 2002



Message from the Commissioners

We are pleased to present this annual report of the Idaho Industrial Commission for Fiscal Year 2002.

The Commissioners and staff of the Industrial Commission were presented with a variety of challenges during the year. Some of those challenges were similar to challenges faced throughout state government this year, mainly in the allocation of resources in the face of declining revenues. Other challenges were unique to our role within the body of Idaho State Government as an agency that combines judicial, regulatory, and service functions, not only through our position within the workers' compensation industry but also as the agency responsible for the Crime Victims Compensation Program and unemployment appeals.

Among the major challenges of the Commission during this fiscal year:

- Due in part to continued decreases in Idaho workers' compensation premiums, as well as increased costs in the area of information technology and safety programs, the Commission faces a depletion of its fund balance within two years.
- The Commission director was promoted to another agency, which resulted in a need to shift responsibilities within the Commission.

- General financial challenges throughout state government presents increased challenges in maintaining employee morale and retention.

Despite these challenges, the Commissioners are proud of the agency's many accomplishments over the past year, including:

- The time taken to issue a workers' compensation decision, from time it is taken under advisement until it is signed and filed, averages 69 days, substantially under our goal of 90 days.
- The Crime Victims Compensation Program continues to diversify the funding it receives and has increased its restitution and subrogation collections by 43%.
- A letter from the Commission Chairman was issued to all workers' compensation insurers in the state, reminding them of their obligations to maintain in-state adjusters for the benefit of injured workers.
- The Commission developed training for individuals in the worker's compensation industry designed to increase the general level of professionalism and to bring more consistency to the industry in Idaho.



From left to right: Commissioner Thomas Limbaugh, Chairman James Kile, Commissioner R.D. Maynard.

Industrial Commission

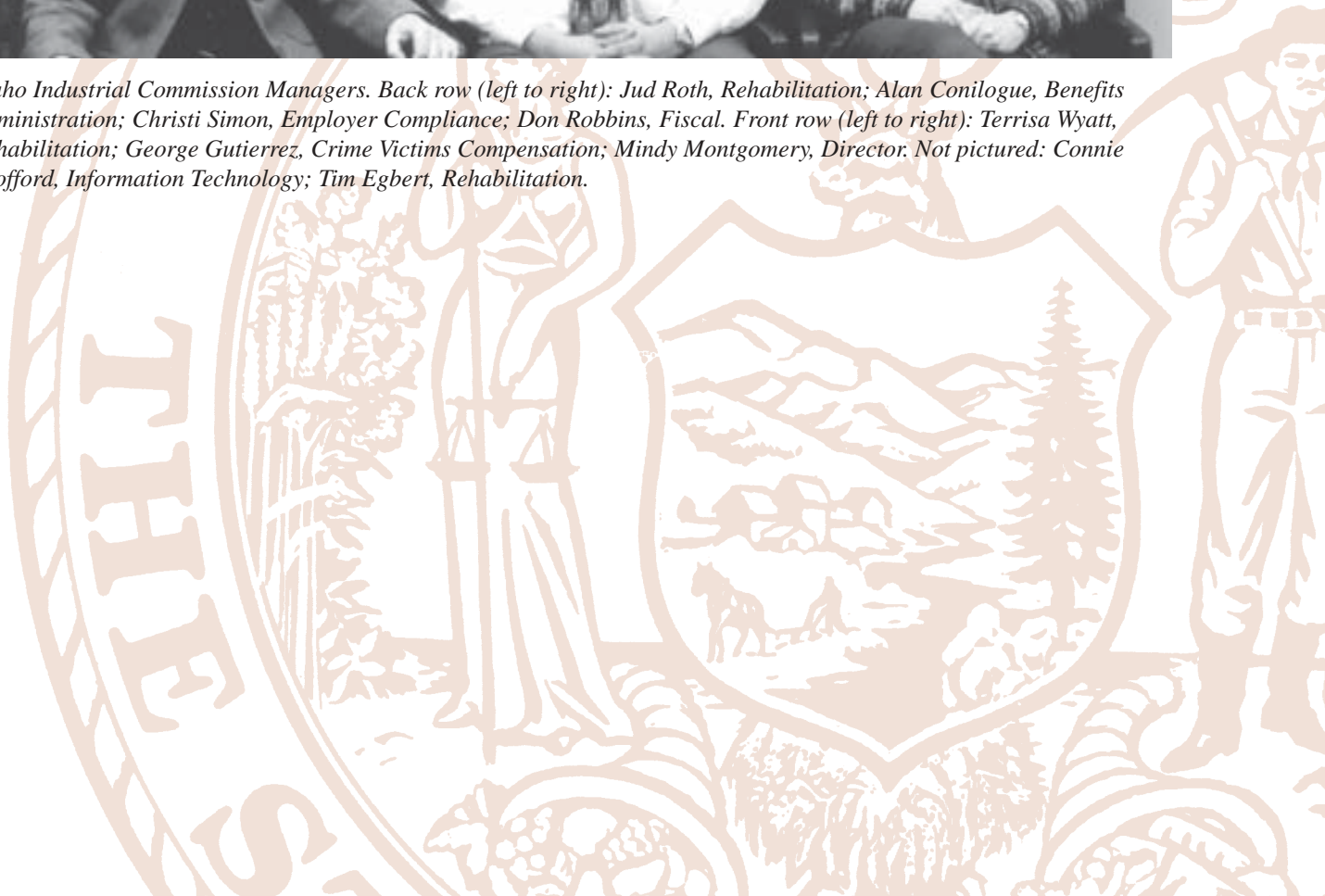
Fiscal Activity

	FY 2001	FY 2002
Workers' Compensation Receipts		
Premium Tax, Workers' Compensation	6,609,600.00	6,801,700.00
Premium Tax Penalties	20,700.00	24,100.00
Employer Compliance Penalties	277,700.00	302,800.00
Interest Earnings on Investments	401,400.00	312,700.00
Unemployment Appeals, Special Indemnity Fund Services	140,600.00	249,400.00
Miscellaneous Receipts	22,700.00	28,200.00
Federal receipts, Census of Fatal Occupational Injuries	1,000.00	2,100.00
Annual Seminar Receipts	1,000.00	22,800.00
Total Workers' Compensation Revenues	\$7,474,700.00	\$7,743,800.00
Workers' Compensation Disbursements		
Compensation Division	2,682,900.00	2,801,900.00
Rehabilitation Division	3,019,000.00	3,070,000.00
Adjudication Division	1,595,400.00	1,617,400.00
Division of Building Safety	1,135,800.00	1,299,600.00
Annual Seminar Expenditures	800.00	20,100.00
Federal grant, Census of Fatal Occupational Injuries	1,800.00	2,000.00
Total Workers' Compensation Disbursements	\$8,435,700.00	\$8,811,000.00
Crime Victims Compensation Program Revenues		
Fines Remitted by Counties	1,777,800.00	1,672,100.00
Federal Grant	573,500.00	449,200.00
Restitution/Subrogation	275,900.00	254,000.00
Contributions/Donations	11,200.00	15,000.00
Miscellaneous Receipts	500.00	6,700.00
Total Crime Victims Receipts	\$2,638,900.00	\$2,397,000.00
Crime Victims Program Disbursements		
Crime Victims Administration	419,500.00	497,200.00
Crime Victims Trustee/Benefits, State	1,124,400.00	1,367,700.00
Crime Victims Trustee/Benefits, Federal	516,000.00	506,800.00
Total Crime Victims Disbursements	\$2,059,900.00	\$2,371,700.00
Total Agency Revenues	\$10,113,600.00	\$10,140,800.00
Total Agency Disbursements	\$10,495,600.00	\$11,182,700.00
Cash Balance, Individual Funds		
Industrial Administration Fund	2,010,700.00	410,800.00
Crime Victims Fund	3,319,600.00	3,402,500.00
Federal Grant	60,400.00	2,900.00
Annual Seminar Account	900.00	3,600.00
Total	\$5,391,600.00	\$3,819,800.00
Number of Employees (Full-Time Equivalent)		
Compensation Division	49.25	50.75
Rehabilitation Division	55.25	54.25
Adjudication Division	25.00	22.50
Crime Victims Compensation Program	8.50	9.00
Total	138.00	136.50

Commission Management Team



Idaho Industrial Commission Managers. Back row (left to right): Jud Roth, Rehabilitation; Alan Conilogue, Benefits Administration; Christi Simon, Employer Compliance; Don Robbins, Fiscal. Front row (left to right): Terrisa Wyatt, Rehabilitation; George Gutierrez, Crime Victims Compensation; Mindy Montgomery, Director. Not pictured: Connie Spofford, Information Technology; Tim Egbert, Rehabilitation.



Employer Compliance

A simple misstep. A momentary loss of balance. It can take just as little as this to make a devastating and permanent impact in the life of a worker. Employees in any kind of work facility can suddenly be faced with years of lost income and hundreds of thousands of dollars in medical bills.

For an uninsured employer, these injuries can be just as devastating. Idaho law places full responsibility for compensation on the uninsured employer, requiring payment of all related medical and indemnity expenses, as well as a 10% penalty and other fees.

Uninsured employers also create an "uneven playing field" resulting in an unfair competitive advantage over business owners who maintain the workers' compensation insurance coverage for their employees required under Idaho law.

This is why uninsured employers can also face stiff civil penalties for not complying with Idaho's workers' compensation laws. A minimum fine of \$25.00 per day can be assessed against an employer who is found to be in violation of the coverage requirements of the workers' compensation law. The Industrial Commission can also file a lawsuit in District Court to enforce the coverage requirement of the law if necessary. Employers can be enjoined from operating their business until they obtain the required insurance for their employees. One hundred ten such suits were filed last fiscal year, resulting in 90 judgments in the Commission's favor.

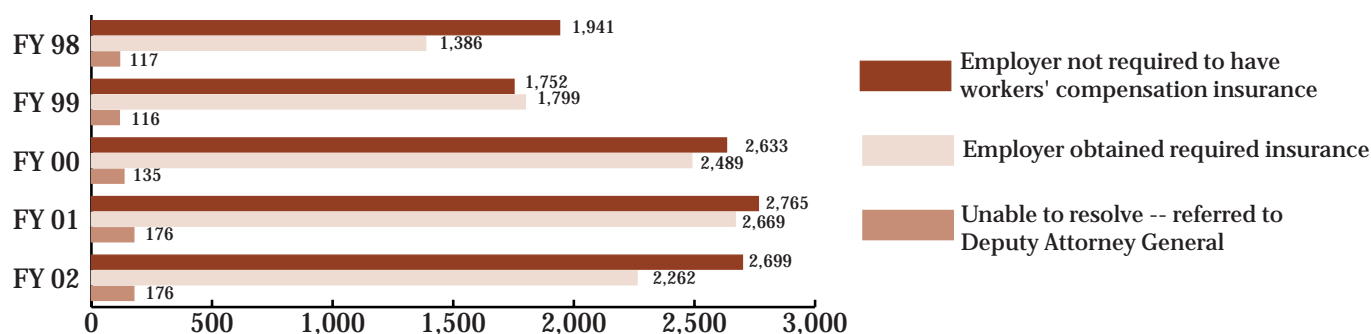
The Commission encourages voluntary compliance with the coverage requirements of the law. Over 18,000 letters were sent out by the Employer Compliance staff last year to advise employers of their insurance obligations. Compliance Investigators located around the state followed up with visits to work sites to explain coverage requirements. During FY 2002 there were 4,793 cases of non-compliance referred to Compliance Investigators in the field.

Over 7,000 new employers registered with the Industrial Commission during the last fiscal year. Compliance staff reviewed each of the new business registrations to determine if workers' compensation insurance was required or already in effect. In addition, staff followed up on 6,214 insurance cancellation notices received at the Commission during the fiscal year.

Active Employers By Industry

Services	9,968
Construction	6,272
Retail trade	5,736
Agriculture/Forestry	4,568
Wholesale trade	3,139
Finance/Insurance	2,181
Transportation	1,827
Manufacturing	1,187
Lumber	633
Public administration	483
Mining	172
Not classified	<u>10,282</u>
Total	46,448

Results of Compliance Investigations, FY 1998 through FY 2002



Benefits Administration

Every workplace injury requiring more than basic first aid must, by law, be reported to the Idaho Industrial Commission. Each of those 45,000 or more workplace injury reports are received and maintained by the Commission's Benefits Administration section.

A major accomplishment during FY 2001 and FY 2002 was the completion of a system to receive injury reports from the Idaho State Insurance Fund electronically. The State Fund is responsible for just over 42% of the claims filed with the Commission. The Commission also receives files electronically from Liberty Northwest Insurance. This electronic filing system has greatly reduced the amount of paperwork and data entry for the Benefits Administration staff. It is hoped that these improvements will also help reduce data errors in our system.

The Compensation Consultants in Benefits Administration work with injured workers, employers, insurance companies, adjusters, and health care providers to help clarify Idaho's workers' compensation rules. This is done through direct assistance and training. In an effort to increase professionalism within the industry, the Commission developed a three-day intensive course to certify workers' compensation professionals. Since the classes were started in FY 2001, 117 individuals have taken the class. Compensation Consultants are also regularly involved in outreach efforts to educate employers and workers on the basics of workers' compensation in Idaho.

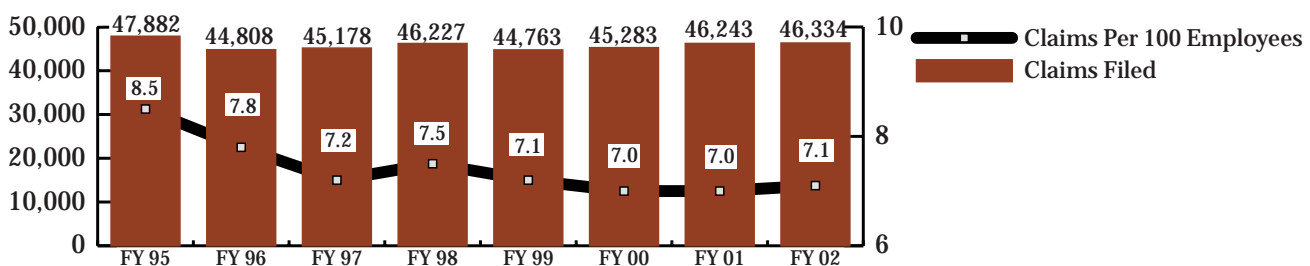
Compensation Consultants also conduct field audits of workers' compensation insurance companies to ensure they are in compliance with Idaho laws and rules. The Commission conducted 24 of these audits during the last fiscal year. In addition to compliance factors, the audit teams have also been collecting data regarding time lines on benefit payments and submission of forms and reports to the Commission.

The Benefits Administration staff also works directly with injured workers. Adjuster and insurance company information, as well as contact information for the Industrial Commission, is sent to the injured worker whenever an injury report is received at the Commission. For most workers, this is their first experience with the workers' compensation system. The Compensation Consultants respond to over 15,000 inquiries a year from injured workers and other parties seeking additional information.

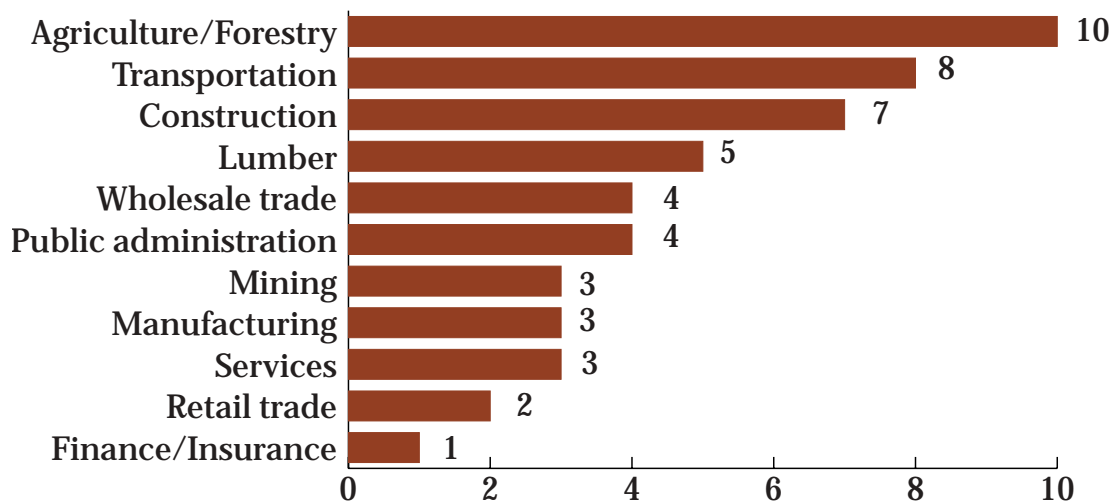
Injuries by Age

Under 20	2,354
20-29	12,480
30-39	11,083
40-49	10,903
50-59	6,452
60-69	1,698
70 and over	282
Unknown	1,079
Total	46,334

Workplace Injuries and Illnesses, FY 1995-2002



Fatalities by Industry, FY 2002

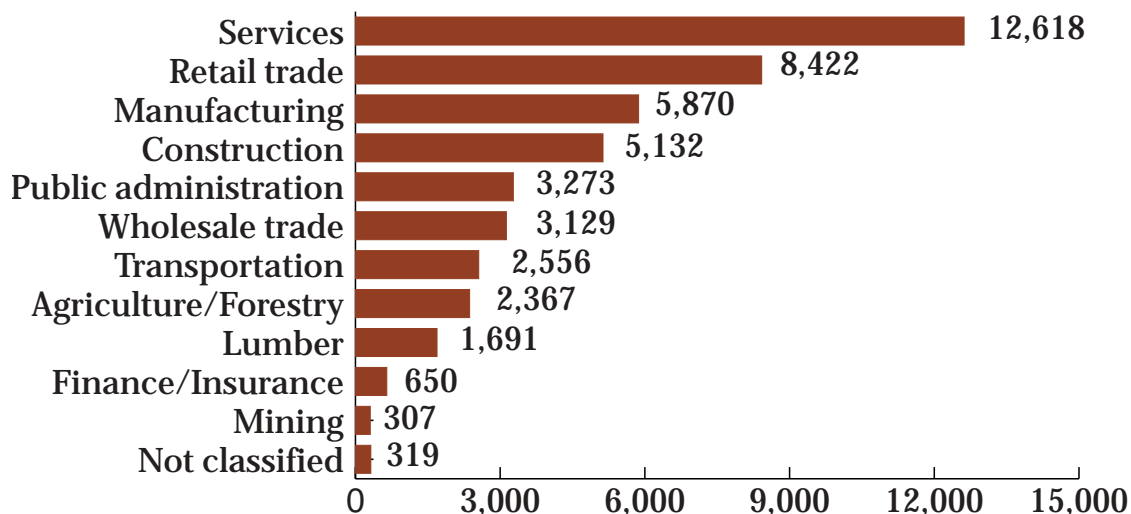


Top 20 Causes of Injuries Reported, FY 2002

1. Lifting	5,702	11. Fall on ice or snow	1,339
2. Miscellaneous strain	4,179	12. Fall on same level	1,242
3. Caught, punctured, scraped	2,394	13. Fall from different level	1,011
4. Fall, slip, or trip	2,297	14. Repetitive motion	991
5. Struck by object being handled	2,031	15. Caught in, under, between	975
6. Falling/flying object	1,917	16. Struck by co-worker/patient	939
7. Hand tool, not powered	1,871	17. Struck by animal/insect	922
8. Foreign object in eye	1,835	18. Holding or carrying	892
9. Pushing or pulling	1,427	19. Absorption, ingestion, inhalation	791
10. Stationary object	1,359	20. Cumulative injuries	735

All others: 11,485

Injury Claims by Industry, FY 2002



Adjudication

Formal complaints may be filed in workers' compensation cases whenever a surety or employer refuses to pay a claim, or when the injured employee feels the compensation received is inadequate. A dispute may exist as to whether an individual injured in the workplace was an employee or independent contractor, there may be a disagreement over the cause or the extent of an injury, or any number of other questions of fact or law that need resolving. Resolution through the Industrial Commission could involve a hearing before the Commission. The Commission also offers and encourages the use of mediation services.

In FY 2002 there were 46,334 injury claims filed in Idaho. Out of those claims, only 1,181 resulted in format complaints filed with the Commission. This represents just a little over 2.5% of the workers' compensation claims that were filed during the year. Even more remarkable is that only 111 disputes actually went forward to the hearing stage, or just over 0.2% of the cases filed during the year.

When a case has been heard, either by the Commissioners or by an attorney hearing officer called a referee, and the parties to the dispute have had a chance to file all post-hearing materials, the case is considered "under advisement" by the Commission. Over the past few years the Commissioners have worked to reduce the number of cases under advisement as well as reduce the average number of days

cases are in that status. As indicated in the graph below, the Commission has reduced the number of cases under advisement by approximately 93% over the past six years based on year-end figures. The Commission has also reduced the average days a case remains under advisement from 159 days, or 5.16 months, to just under 1 month. This represents a reduction of over 81% in six years.

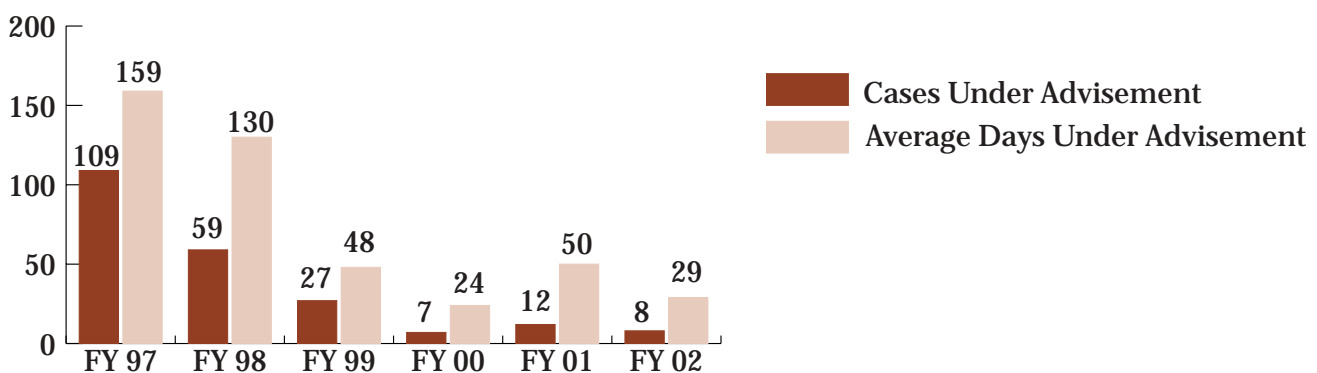
The Commission also encourages alternative dispute resolution through the use of staff mediators. These mediators work with all the parties in a dispute to come to a mutually-agreeable conclusion. Over 2,000 claims have been mediated by the Commission since 1997, with 83.5% of those coming to a successful resolution.

The next level of appeal from the Industrial Commission is the Idaho Supreme Court. Of the 94 cases appealed to the Idaho Supreme Court in the past 5 years fewer than 11% of the Commission's decisions were reversed or remanded.

The Commission also serves as the final level of appeal in decisions by the Crime Victims Compensation Program and, generally through an administrative process, resolves medical fee disputes on workers' compensation cases between medical providers and insurers.

The Industrial Commission also provides appellate

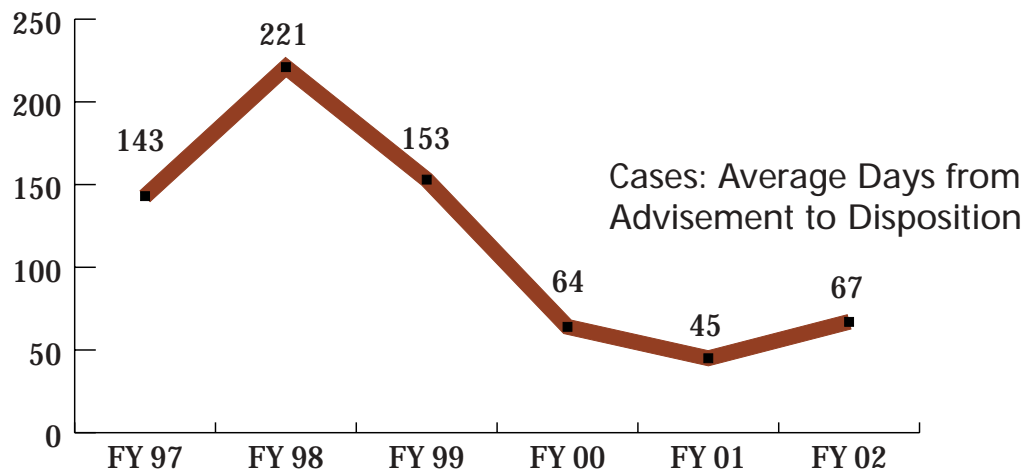
Cases Under Advisement, FY 1997 through FY 2002*



(*As of the last day (June 30) of the fiscal year)

review of unemployment decisions by the Idaho Department of Labor. The Commission has received an average of 508 appeals from Department of Labor per year over the past five years, with the number of cases tending to rise and fall with Idaho's unemploy-

ment rates. The number of days for the Commission to issue a decision during the last fiscal year was 36.7, a slight increase despite a significant increase of 40% in the number of appeals filed with the Commission.



Adjudication Activity, FY 1997 through FY 2002

	FY 97	FY 98	FY 99	FY 00	FY 01	FY 02
Complaints Filed	1,176	1,133	1,103	1,070	1,146	1,181
Hearings Set	814	745	653	646	800	659
Hearings Held	180	158	119	117	139	111
<i>Dispositions</i>						
Lump Sum Settlements	820	740	705	636	701	673
Dismissals	223	232	351	259	259	305
Decisions Issued	128	181	163	114	90	113
<i>Supreme Court Decisions</i>						
Appeals to Supreme Court	17	16	29	21	15	13
Affirmed	8	6	4	15	16	10
Reversed/Remanded	6	1	1	2	4	2
Dismissed	4	6	8	6	7	5

Mediation Activity, FY 1997 through FY 2002

	FY 97	FY 98	FY 99	FY 00	FY 01	FY 02
Mediations Held	264	244	252	240	243	264
Claims Mediated	330	291	377	315	400	347
Claims Resolved	295	232	326	243	342	283

Unemployment Insurance Appeals, FY 1997 through FY 2002

	FY 97	FY 98	FY 99	FY 00	FY 01	FY 02
Total Appeals	508	525	509	486	425	598
Total Decisions	428	472	701	464	442	562
Reconsiderations	26	13	32	21	14	19

Rehabilitation

A work-related injury or illness can be a devastating event for a worker and the worker's family. The potential for lost income and benefits can be great. It is the goal of the Rehabilitation Division to help injured workers return to the workplace and into a position that is as close as possible to pre-injury status and wage. These services are provided at no additional cost to the employer, insurer, or employee.

When returning to pre-injury employment is not possible, the Rehabilitation staff works with the employee to find alternative employment within identified abilities and interests. This job development stage includes an in-depth transferable skills analysis and assistance in identifying new employers, on-the-job training opportunities, and job placement.

The Rehabilitation Division has completed implementation of the automated Rehabilitation Case Management System (RCMS) and continues to enhance its capabilities. The division is now communicating electronically with medical providers, sureties, and employers. They have recently created an electronic referral form, which is available to any business or individual who has access to the Internet. This additional step will increase referral

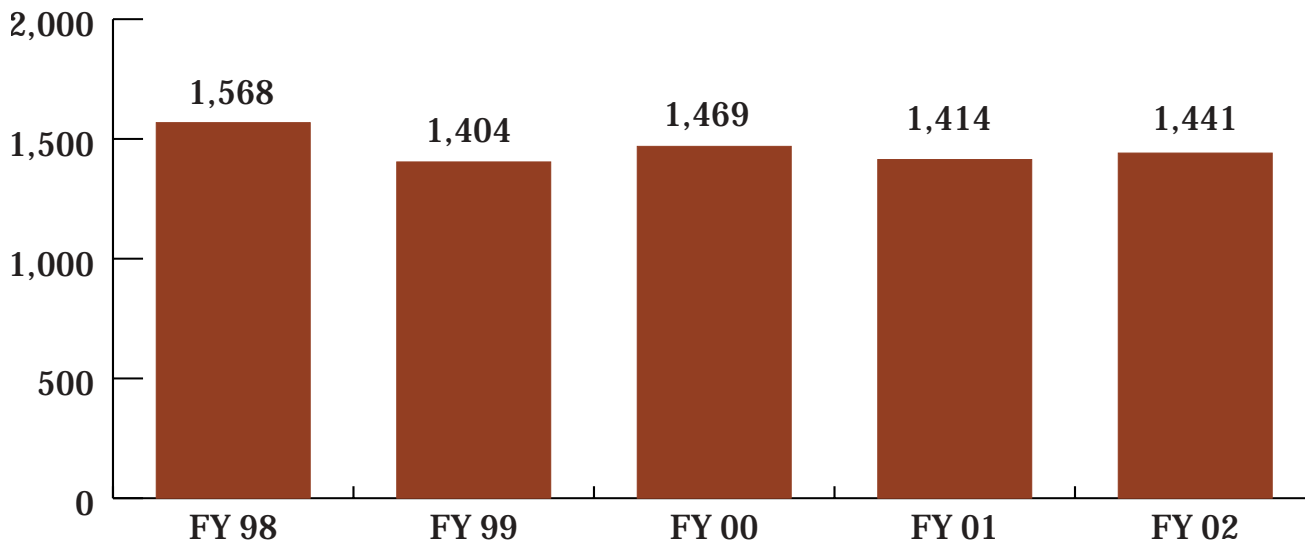
efficiency and initiate a cost savings.

Early response to a referral is essential in achieving the Rehabilitation Division's goal of timely return to work for injured workers. During FY 2002, the division has pursued this goal and has contacted the injured worker, employer, medical provider, and surety, has gathered necessary information, and has developed a vocational plan within an average of 10.92 days from the date of referral. The Rehabilitation Division has also focused on developing local partnerships with employers and medical providers resulting in a 13% increase in local referrals over the past five years. The local partnerships that are formed result in timely referrals, improved communication, and better outcome for all parties.

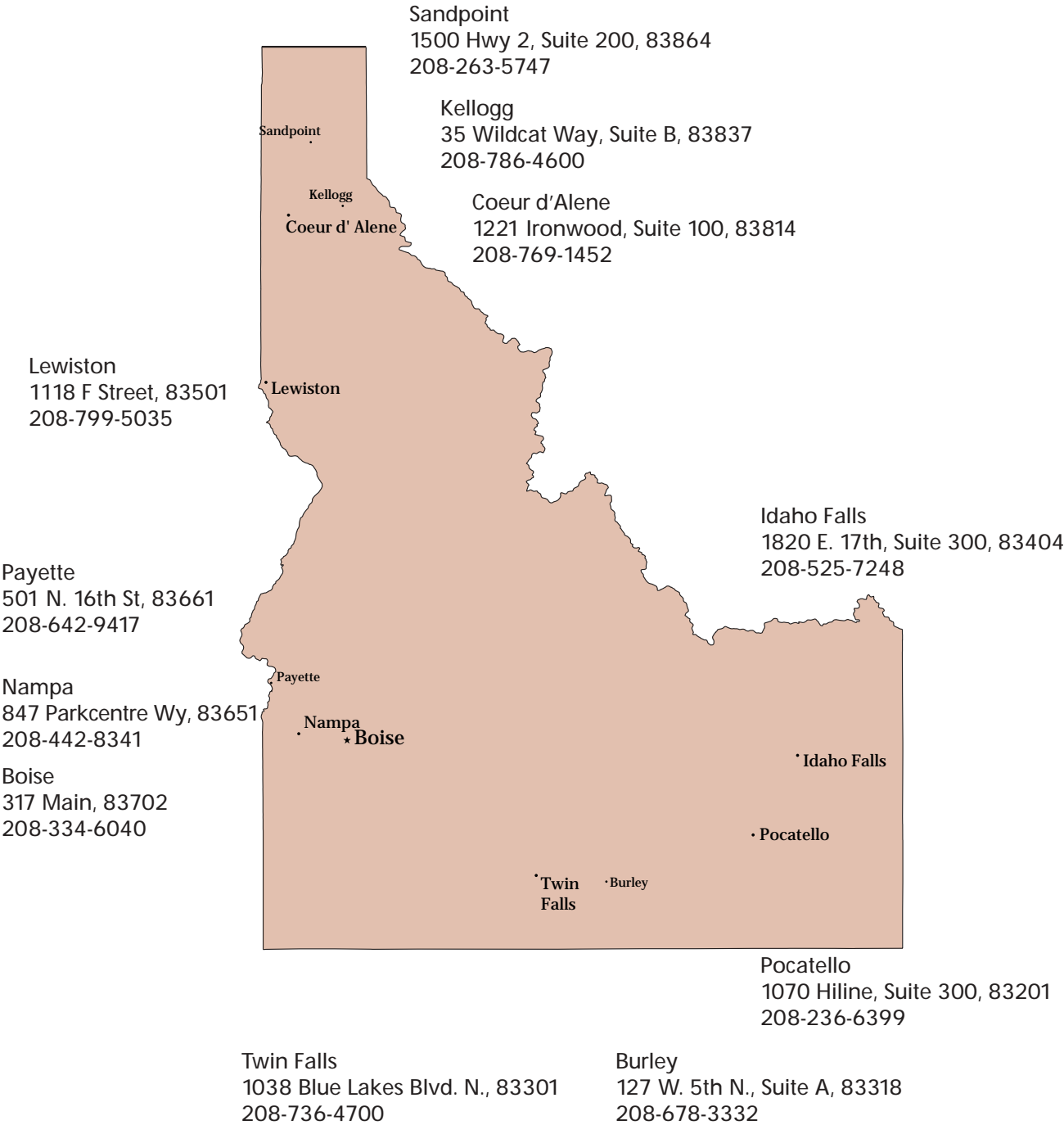
In a continuing effort to increase efficiency and provide timely service with reduced costs, the Caldwell field office relocated to the Nampa area. This new office is more centrally located, allows better access to medical providers, and reduces the amount of travel required by Rehabilitation Consultants.

During FY 2002, the Rehabilitation Division provided the assistance and support to return 1,441 workers directly into the workforce.

Rehabilitation Division, Injured Workers Returned to Work, FY 98-02



Industrial Commission Office Locations



Crime Victims Compensation Program

The Crime Victims Compensation Program was created by the Idaho Legislature over 16 years ago to provide aid to innocent victims of crime who have no other resources available to them.

No tax dollars are used by the program. 100% of the funding comes from offenders, either through state and federal fines or from restitution assessed by the courts. From those sources, the program has been able to pay out nearly \$18,000,000 in compensation to crime victims since it was founded.

Within limits set by Idaho law, eligible claimants may receive benefits relating to:

- The cost of medical and mental health treatment;
- Wage loss or loss of support; and
- Funeral and burial expenses.

Approximately three-quarters of the cases handled

by the program each year involve criminal conduct against women and children. A third of all cases involve sex-related offenses.

In FY 2001, the Idaho Legislature gave the program additional responsibility for payment of forensic sexual assault examinations. These examinations are made in order to gather evidence in cases of suspected rape or other sexual as-

saults. It was determined by the Legislature that the Crime Victims Compensation Program would be able to relieve local law enforcement agencies of the financial burden of these expensive procedures. FY 2002 was the first full year in which forensic reimbursements were paid out. During that year the program paid out \$91,887 that would have previously come from the budgets of local police or prosecutors.

The Crime Victims program continued its program to educate local agencies on the availability of these reimbursement dollars and to train staff on how to apply for reimbursement. It is expected that the number and dollar amounts for these requests will continue to increase over the next few years.

During the fiscal year, the Crime Victims program continued its efforts in actively seeking reimbursement through restitution and subrogation in order to ensure that benefit funds could be available to those with the greatest need. In FY 2001 the program added a full-time Financial Recovery Officer to assist in these efforts. The amount of funds collected through restitution, refunds, and subrogation remained nearly steady over the past two years. Since FY 1997 these collections have increased by over 246%.

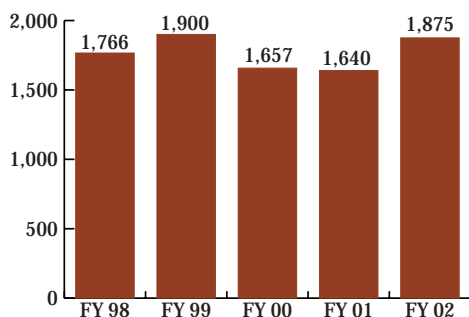
Claims by Age of Beneficiary

Less than 14	626
15 to 17	161
18 to 29	372
30 to 39	165
40 to 49	155
50 to 59	45
60 to 69	10
70 or above	6
Total	1,540

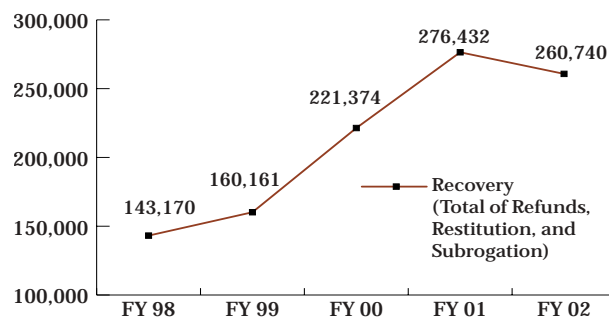
Types of Crime by Gender, FY 2002

Type of Crime	Total	Male	Female
Child Sexual Abuse	581	128	453
Domestic Assault	291	31	260
Aggravated Battery (non-domestic)	162	140	22
Adult Rape	108	0	108
Battery (non-domestic)	106	61	45
DUI (non-fatality)	57	33	24
Adult Sexual Assault	39	2	37
Traffic (non-fatality)	34	16	18
Child Physical Abuse	31	15	16
Assault	31	13	18
Homicide	30	14	16
Robbery	11	5	6
Kidnap	8	2	6
Traffic (fatality)	8	4	4
Stalking	8	0	8
Burglary	6	3	3
DUI (fatality)	4	3	1
Custodial Interference	3	3	0
All Other	22	2	20
TOTAL CLAIMS	1,540	475	1,065

Benefits Paid, FY 1998-2002



Funds Recovered, FY 1998-2002



County	Claims Filed	Claims Approved	Claims Denied	Forensic Exams	Benefits Paid	Fines Collected	Restitutions Received
Ada	376	347	64	\$46,244	\$534,779	\$453,408	\$51,773
Adams	0	0	0	0	0	10,165	0
Bannock	71	65	10	1,613	97,842	119,733	14,358
Bear Lake	3	2	0	443	2,157	5,509	0
Benewah	6	2	4	0	5,152	13,958	3,800
Bingham	16	15	4	540	19,718	48,772	1,902
Blaine	10	11	0	0	27,451	26,009	5,079
Boise	8	5	1	0	16,182	11,194	0
Bonner	34	25	9	820	29,732	48,378	3,401
Bonneville	56	41	10	5,282	66,876	103,683	13,732
Boundary	13	10	1	0	50,275	12,707	0
Butte	0	0	0	0	960	4,485	460
Camas	0	0	0	0	0	1,125	55
Canyon	270	263	35	6,670	385,577	158,613	21,556
Caribou	3	2	0	0	2,848	15,382	0
Cassia	2	3	0	0	15,933	33,718	129
Clark	0	0	1	0	0	3,274	0
Clearwater	7	10	1	0	2,597	10,799	3,354
Custer	2	1	1	0	0	4,132	0
Elmore	17	8	2	0	25,379	26,900	3,238
Franklin	11	11	0	269	20,777	12,723	0
Fremont	8	6	1	0	1,580	10,113	394
Gem	14	10	0	0	5,242	18,291	0
Gooding	16	15	1	0	20,887	13,712	0
Idaho	14	5	1	0	548	22,268	2,793
Jefferson	13	13	1	0	8,102	17,238	1,577
Jerome	21	13	4	517	50,292	23,151	2,258
Kootenai	94	80	14	2,208	159,110	118,448	12,842
Latah	18	10	5	701	8,022	31,664	994
Lemhi	3	3	0	0	11,542	4,131	0
Lewis	9	8	1	0	3,249	4,498	432
Lincoln	1	2	0	0	526	4,174	693
Madison	10	12	1	1,614	8,751	17,760	452
Minidoka	16	17	3	0	15,766	29,284	608
Nez Perce	50	40	8	2,661	47,603	50,961	7,626
Oneida	6	5	0	0	598	4,993	0
Owyhee	6	4	2	0	1,003	11,660	107
Payette	8	7	1	0	5,444	30,135	74
Power	7	7	0	0	2,311	12,104	8
Shoshone	19	18	3	0	17,405	17,887	430
Teton	2	2	0	0	19,279	4,872	3,324
Twin Falls	87	64	22	18,595	150,954	64,854	2,207
Valley	17	12	3	0	12,886	25,695	132
Washington	3	5	1	0	15,815	9,498	54
Out of State	1	0	1	3,711	3,314		
Unknown	192	0	0	0	0		
TOTALS	1,540	1,179	216	\$91,887	\$1,874,462	\$1,672,049	\$159,839

Total Decisions: 1,395

*Columns may not add up due to dollar rounding.

Claim and Adjudication Statistics by County

County	Total Employment*	Number of Claims Filed	Claims Per 100 Employees	Fatalities	Total Time-Loss Cases Closed**	Lump Sum Settlements on Cases Closed	Number of Complaints Filed***	Number of W/C Hearings Held	Number of W/C Dispositions****
Ada	174,800	13,626	7.80%	5	2,288	311	264	28	263
Adams	1,482	108	7.29%	0	30	6	4	0	5
Bannock	38,497	2,443	6.35%	2	413	51	59	7	48
Bear Lake	2,523	116	4.60%	0	22	1	4	0	2
Benewah	4,027	377	9.36%	0	121	13	10	1	14
Bingham	21,685	1,077	4.97%	1	206	37	24	2	29
Blaine	11,770	1,070	9.09%	3	221	32	24	2	16
Boise	2,497	68	2.72%	1	19	3	3	0	5
Bonner	16,391	939	5.73%	2	251	31	52	7	31
Bonneville	46,608	3,227	6.92%	1	617	75	89	4	67
Boundary	4,222	294	6.96%	1	65	9	13	0	9
Butte	1,594	45	2.82%	0	20	6	2	1	7
Camas	355	14	3.94%	0	3	0	1	0	0
Canyon	65,811	4,581	6.96%	5	859	126	133	9	105
Caribou	2,987	246	8.24%	0	43	6	5	1	6
Cassia	8,771	827	9.43%	1	152	15	12	1	23
Clark	562	9	1.60%	0	9	1	1	0	0
Clearwater	3,274	241	7.36%	2	82	17	17	2	13
Custer	1,965	112	5.70%	0	20	2	4	1	2
Elmore	9,136	457	5.00%	0	76	9	12	0	7
Franklin	4,845	157	3.24%	0	32	2	4	0	1
Fremont	4,504	200	4.44%	0	52	10	5	0	5
Gem	5,652	247	4.37%	0	62	7	10	0	4
Gooding	6,649	360	5.41%	0	84	10	9	1	12
Idaho	5,631	366	6.50%	1	86	9	9	1	12
Jefferson	10,250	385	3.76%	2	95	18	14	0	19
Jerome	8,909	743	8.34%	4	159	25	17	2	15
Kootenai	53,411	3,726	6.98%	1	652	90	99	12	81
Latah	16,066	858	5.34%	0	178	28	22	1	27
Lemhi	3,418	135	3.95%	0	46	10	12	0	8
Lewis	1,443	130	9.01%	1	24	4	3	0	4
Lincoln	1,733	33	1.90%	0	15	2	2	0	3
Madison	12,423	925	7.45%	0	129	15	15	0	11
Minidoka	8,834	679	7.69%	3	145	17	12	2	17
Nez Perce	22,680	1,667	7.35%	0	403	75	55	3	48
Oneida	1,601	70	4.37%	2	13	2	0	0	2
Owyhee	4,590	217	4.73%	1	54	2	2	1	5
Payette	9,046	588	6.50%	0	92	15	9	3	13
Power	2,939	264	8.98%	1	70	9	13	0	4
Shoshone	6,024	345	5.73%	0	105	26	18	6	28
Teton	3,463	104	3.00%	0	29	3	2	0	5
Twin Falls	32,002	2,668	8.34%	2	478	80	53	6	60
Valley	3,747	240	6.41%	1	66	8	19	0	3
Washington	4,070	296	7.27%	0	50	11	4	3	8
Out of state		651		5	225	57	26	2	45
Unknown		403		2	107	11	14	3	15
Totals	652,887	46,334	7.10%	50	8,968	1,297	1,181	112	1,107

* Source: Idaho Department of Labor, Preliminary Data, July 2002, Unadjusted Civilian Labor Force

** Includes impairment-only cases

*** By county of accident

**** Post-hearing decisions, stipulations, lump-sum settlements, and dismissals including noncompensable, medical-only, and indemnity cases

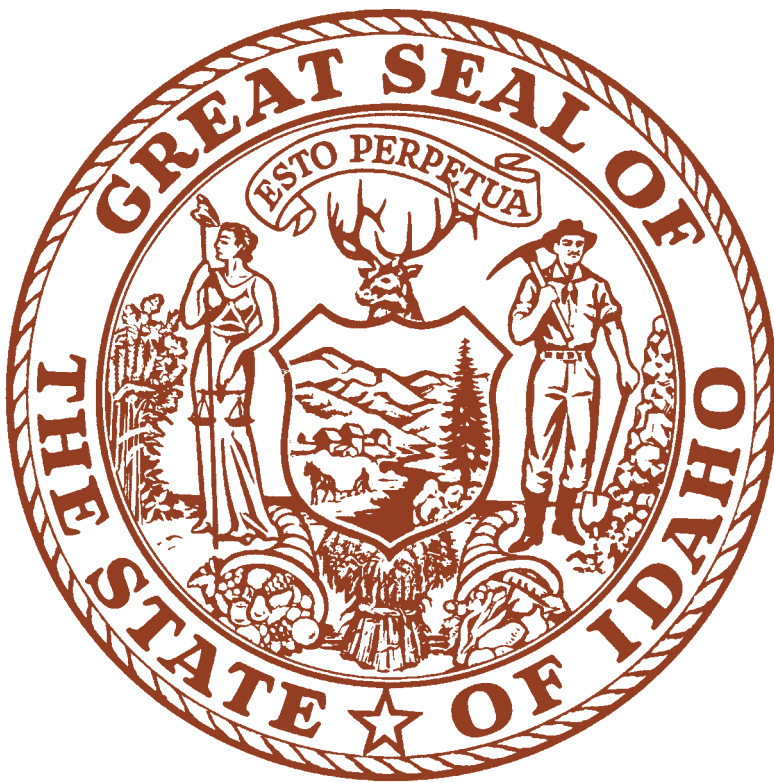
Insurance Company Statistics

Medical-Only

Time-Loss Cases Closed

	# of Employers Covered	Total Claims Filed	Premium Dollars Earned, FY 2002	Medical-Only Cases Paid, CY 2001	Total Medical- Only Paid CY 2001	Avg. Paid on Med-Only, CY 2001	Number Time-Loss Cases Closed	Compensation Paid on T-L Cases Closed	Avg. Comp. Paid on T-L Cases Closed	Medical Paid on T-L Cases Closed	Avg. Med. Paid on T-L Cases Closed
PRIVATE INSURERS (341)											
Liberty Northwest Ins. Co.	975	4,945	27,837,462	4,448	1,850,512	416	768	5,085,299	6,621	5,226,210	6,805
Advantage Workers Comp. Ins. Co.	1,043	1,670	13,948,117	416	187,347	450	107	205,567	1,921	279,163	2,609
Zurich American Insurance Co.	313	730	5,228,648	395	232,933	590	125	901,475	7,212	993,546	7,948
American Home Assurance Co.	193	1,059	4,401,832	35	32,731	935	89	618,848	6,953	944,661	10,614
Associated Loggers Exchange	57	225	4,377,420	164	92,574	564	121	1,435,148	11,861	816,922	6,751
Royal Indemnity Co.	94	314	4,259,137	18	52,754	2,931	79	400,855	5,074	508,036	6,431
Workers' Compensation Exchange	5	335	3,346,770	247	99,832	404	109	1,688,979	15,495	771,345	7,077
American Protection Ins. Co.	111	179	3,281,806	193	185,633	962	34	151,642	4,460	108,399	3,188
Western Community Ins. Co.	1,962	369	2,808,057	326	168,186	516	154	1,430,077	9,286	1,576,882	10,239
Liberty Mutual Fire Ins. Co.	227	1,124	2,703,107	888	551,083	621	142	983,266	6,784	806,891	5,682
Argonaut Insurance Co.	208	248	2,678,520	270	74,360	275	50	443,078	8,862	452,662	9,053
Ins. Co of the State of Pennsylvania	106	598	2,646,411	15	1,996	133	54	629,779	11,663	526,660	9,753
Pacific Employers Ins. Co.	197	386	2,251,791	187	158,110	846	58	562,757	9,703	645,073	11,122
Employers Ins. Co. of Wausau	288	389	2,063,994	438	194,198	443	44	625,512	14,216	379,731	8,630
Continental Casualty Co.	224	85	1,937,070	97	2,022	21	88	735,325	8,356	662,418	7,527
Nat'l Union Fire Ins. Co. of Pittsburgh	206	43	1,866,357	177	1,117,609	6,314	22	281,295	12,786	240,663	10,939
American Manufacturer Mutual	151	197	1,836,900	245	181,794	742	29	267,809	9,235	331,638	11,436
Transportation Ins. Co.	134	79	1,729,190	54	16,822	21	21	107,037	5,097	112,227	5,344
Lumbermens Mutual Casualty	237	366	1,620,272	409	110,993	271	70	635,106	9,073	732,319	10,462
Security Ins. of Hartford	40	144	1,162,764	21	40,449	1,926	18	21,816	1,212	61,553	3,420
All other private insurers	10,530	9,077	15,301,825	11,856	5,601,637	472	2,281	22,214,894	9,739	20,749,246	9,097
Total of Private Insurers	17,301	22,562	107,287,450	20,899	10,953,575	524	4,463	39,422,146	8,833	36,926,245	8,274

State Insurance Fund	26,156	19,321	127,785,739	18,833	7,758,030	412	3,864	31,862,207	8,246	29,451,113	7,622
SELF-INSURED (27)											
J.R. Simplot Co.	1	796	5,141,359	875	495,600	566	158	1,009,913	6,392	1,347,676	8,530
Albertson's, Inc.	1	450	3,285,977	400	146,345	366	90	496,053	5,512	561,755	6,242
IdaCorp	1	53	2,731,366	86	53,370	621	11	114,635	10,421	121,838	11,076
St. Luke's Regional Medical Center	1	623	2,038,353	407	116,900	287	15	44,208	2,947	63,196	4,213
ConAgra Foods, Inc.	1	121	1,286,458	371	101,416	273	19	90,828	4,780	145,521	7,659
Amalgamated Sugar Company	1	195	1,175,060	214	100,999	472	23	193,484	8,412	183,129	7,962
City of Boise	1	225	1,132,047	221	89,052	403	48	169,560	3,533	297,230	6,192
Woodgrain Millworks	1	184	1,081,850	222	71,162	321	16	108,679	6,792	182,135	11,383
Lamb Weston	1	140	1,060,699	192	65,174	339	26	338,136	13,005	302,791	11,646
Boise Cascade	1	29	983,465	109	38,785	356	8	32,486	4,061	54,250	6,781
Louisiana Pacific	1	42	954,954	30	27,086	903	14	70,860	5,061	64,285	4,592
Latter Day Saints Church	1	197	731,231	210	61,227	292	21	55,012	2,620	127,812	6,086
Hecla Mining Company	1	26	584,024	29	27,244	939	9	325,725	36,192	72,872	8,097
Kimball International	1	74	555,316	131	78,530	599	27	88,306	3,271	116,006	4,297
IBC (Iowa Beef Corporation)	1	35	532,897	46	32,448	705	5	49,445	9,889	76,644	15,329
The Kroger Company	1	113	457,553	15	5,316	605	5	605	121	2,876	575
St. Joseph Regional Medical Center	1	108	436,576	95	20,315	214	21	204,555	9,741	166,289	7,919
Sun Valley Resorts	1	117	411,257	144	65,959	458	20	68,774	3,439	148,117	7,406
Kit Manufacturing	1	95	360,168	130	58,159	447	16	104,269	6,517	201,022	12,564
Les Schwab Warehouse Center	1	170	355,254	156	49,716	319	23	178,779	7,773	203,611	8,853
All other self-insured	6	250	1,178,386	437	335,191	767	66	589,602	8,933	2,008,147	30,426
Total of Self-Insured	26	4,043	26,474,250	4,520	2,039,994	451	641	4,333,914	6,761	6,447,202	10,058
Being Researched	0	134	0	0	0	0	7	27,534	8,715	34,659	10,201
Non-insured	0	71	0	0	0	0	24	93,171	3,882	61,341	2,556
Totals	43,483	46,331	261,547,439	44,252	20,751,599	469	8,999	75,722,390	8,415	72,920,560	8,103



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<http://www2.state.id.us/iic>